


CITY OF OAKLAND
OFFICE OF COMMUNITY DEVELOPMENT
HOUSING PROGRAMS
FEBRUARY 1992



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HOUSING REHABILITATION PROGRAMS

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NAME	PURPOSE	MAXIMUM LOAN	LOAN TERM	ELIGIBILITY/APPLICANT	PROPERTY	COMMENTS
1) HMIP LOAN	To provide low interest rehab loans to low- and moderate-income owner-occupants of 1-4 unit dwellings.	\$40,000 for single-family unit plus \$5,000 for each additional unit up to 4 units.	Up to 20 years; fixed interest rate of 6%.	Owner-occupied meeting income guidelines for amortized loans shown on page 6. Borrower must demonstrate ability to meet loan payment.	Located in one of 7 CD Districts; 1-4 unit residential	The primary purpose of this loan is to correct code violations, but other home improvements can be financed. May include access modifications.
2) HMIP DEFERRED PAYMENT LOAN	To provide rehab resources to any low-income homeowner unable to qualify for an interest-bearing loan.	\$25,000	No interest on loan. It only becomes due and payable at the time of sale or transfer of title. Borrowers under 62 years of age at the time of loan approval will be reassessed every three years to determine ability to pay.	Family income must fall within HUD's definition of very low income. See deferred loan income guidelines on page 6.	Located in one of 7 CD Districts; 1-4 unit residential	Can be used only for repairs required by code. May include access modifications.
3) HMIP VACANT HOUSING LOAN	To provide assistance for rehabilitation of properties which have been vacant for more than six months.	\$60,000 for single-family dwelling, plus an additional \$10,000 per unit for up to four units.	Up to 30 years at 6% interest rate.	Property must have been vacant for more than 6 months.		
4) 312 LOAN	To provide below market-rate interest loans to property owners to encourage rehabilitation in declining neighborhoods.	\$33,500 per unit for residential properties; the maximum loan for non-residential properties is \$100,000.	20 years; interest rate is 3% for 1-4 unit bldgs. occupied by households meeting income guidelines for amortized loans (See page 6). For others, interest rates are based on the U.S. Treasury borrowing rate. Contact HUD for more information.	Owner demonstrates ability to repay loan. Preference given to low-income families.	Located in one of 7 CD Districts	May be used for owner-occupied buildings and investor-owned residential, commercial, and mixed use properties.

NAME	PURPOSE	MAXIMUM LOAN	LOAN TERM	ELIGIBILITY/APPLICANT	PROPERTY	COMMENTS
5) RENTAL REHAB	To assure an adequate supply of affordable rental housing for low income tenants.	50% of Rehab. costs, up to \$8,500 per unit. (In exceptional circumstances, limit may be increased to \$12,000).	Deferred up to 15 years depending on the financial needs of the owner; 6% interest rate.	Rehab of privately owned, primarily residential rental properties. At least 70% of the tenants in the property must be low income families.	Multi-unit bldgs. in selected target areas within 7 CD Districts.	Loan funds may be used only to correct sub-standard conditions, make essential improvements, and repair major systems in danger of failure.
6) MINOR HOME REPAIR PROGRAM	To provide grants for emergency home repairs for homeowners.	Maximum grant is \$1,500, though average grant is \$1,000.	N/A	Homeowners who are 62 years or older or disabled and meet income guidelines on page 6.	Owner-occupied and generally located in one of 7 CD Districts	The program is administered through the County of Alameda.
7) TENANT ACCESS PROGRAM	To provide grants for accessibility modifications to rental properties.	Maximum grant per existing unit is \$12,000. A \$4,000 grant is available toward construction of new accessible units in buildings of 3 or fewer units.	N/A	Property owners and tenants for existing units. Property owners for new construction.	Property must be located in one of the 7 CD Districts	Property owner agrees to removal of architectural barriers and to rent property to disabled tenant for 5 years.
8) RESIDENTIAL HOTEL REHAB LOAN PROGRAM	To provide owners of residential hotels with low interest loans to correct code violations and enhance livability.	Maximum loan is \$15,000 per unit	Simple interest is 6% per year, amortized over 30 years, with a balloon payment due at 15 years (extensions are possible).	Some of the rooms must be affordable to low-income persons for 15 years (the number depends on amount of loan).	Residential Hotels	
9) CALDAP-O	To provide financial assistance to repair or replace owner-occupied housing that sustained damage as a result of the Loma Prieta earthquake.	Maximum loan amount is \$30,000.	3% interest rate with payments of principal and interest deferred until transfer of ownership or refinancing occurs.	Single-family, owner-occupied unit; must be primary residence; and have "unmet" needs after securing assistance through FEMA.	Completion of these repairs will bring house into compliance with code requirements.	Applicant must have held title to property at the time of the earthquake. There is no income limit.
10) CALDAP-R	To provide deferred payment property rehabilitation loans to owners of rental housing that was damaged by the Loma Prieta earthquake.	Total loan-to-value ratio cannot exceed 100%.	3% interest rate; payment of principal and interest deferred for 20-30 years. The loan may be forgiven if property remains affordable to low- and moderate-income renters.	Owners of rental property for whom federal and state resources, private insurance proceeds or private loans do not provide enough assistance.	Rental property must have been substantially damaged as a result of the Loma Prieta earthquake.	Program requires evidence that borrowers have sought financing from other disaster assistance programs (i.e., SBA).

NAME	PURPOSE	MAXIMUM LOAN	LOAN TERM	ELIGIBILITY/APPLICANT	PROPERTY	COMMENTS
11) DISASTER REHAB LOAN PROGRAM	To assist owner/lessees of multi-family housing (20 units or more) which was damaged by the Loma Prieta earthquake.	\$15,000 per unit or that amount not funded by other sources	6% simple interest repayable over 15 years. Interest payments may be deferred until completion of construction; thereafter, level payments of principal and interest sufficient to repay the loan over 30 years are due monthly.	Any owner of a building which has been posted by the City as unsafe.	Property must be located in the City of Oakland.	Borrowers must provide evidence of application for or denial of Federal and State disaster assistance loans.
12) URBAN HOME-STEADING	The City acquires property in designated areas of the City. The selected homesteaders receive property for a low down payment plus an agreement to rehabilitate the property and to occupy the property for five (5) years. Minimum eligibility requirements are: 1) head of household; must be 18 years or older and a U.S. citizen or resident alien; 2) the household owns no other real property; 3) the applicant or close relatives cannot work for the City of Oakland; 4) the household has the ability to pay the rehab costs on the property; and 5) adjusted family income is between \$22,000 and \$40,000 based on household size.					
13) SELF-HELP PAINT	The City provides eligible homeowners with free exterior paint, hand painting tools and free instruction on how to paint. The home must be owner-occupied, located in a Community Development District and the applicant must meet the income criteria. Very low income elderly or disabled owners may have their home painted by contractors.					
14) WEATHERIZATION PROGRAM	This service provides free attic insulation, weather-stripping of doors, caulking, glazing, replacement of broken windows and other minor repairs to low-income Oakland homeowners. The purpose of weatherization is to stop infiltration by keeping heat in and cold out during the winter, and cool air in during the summer, thereby lowering fuel consumption.					

HOUSING DEVELOPMENT PROGRAMS

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NAME	PURPOSE	MAXIMUM LOAN	LOAN TERM	ELIGIBILITY/APPLICANT	PROPERTY	COMMENTS
1) PRE-DEVELOPMENT LOAN PROGRAM	To provide loans and grants to non-profit housing developers to cover pre-development costs (feasibility analyses and preparation of loan applications) and to cover costs of preparing projects for syndication.	\$35,000 per project, but actual amount is limited to amount needed to prepare applications for project financing.	18 months at 6% interest rate; repayment of interest and principal will be deferred until receipt of project financing or the end of the 18 month period.	Non-profit organizations with stable administrative structure and previous housing development experience. Applicants must secure funding from other non-City sources for an amount equal to one-half the requested loan amount.	Projects must be located in Oakland and have at least 20% of units earmarked for lower income persons.	Priority will be given to projects with substantial community support, and which have a high probability of obtaining funding.
2) EMERGENCY HOUSING PROGRAM	To provide emergency shelter and services to the homeless population in Oakland, the City funds 8 shelters/long-term housing and 3 voucher programs. A coordinating agency and a rental assistance program are also funded by the City. In addition, the City provides funds for up to 18 months for longer-term housing. There are currently 9 units being used for this purpose.					
3) LOW INCOME HOUSING TAX CREDIT	The City assists the California Tax Credit Allocation Committee in its evaluation of applications for the Federal and State Low Income Housing Tax Credit Program for rental projects constructed, acquired, or rehabilitated in Oakland. The tax credit program provides developers with incentives to produce and maintain more rental units that are affordable to lower income families.					
4) OAKLAND HOUSING PARTNERSHIP	The City staff assists a non-profit corporation, Community Alliance for Syndicated Housing, Inc. (CASH, Inc.), to provide low-income tax credit partnership investments to local corporations and administers a housing equity fund on behalf of the partnership.					
5) HOUSING DEVELOPMENT SERVICES	Housing Development Services' goal is to expand the supply of affordable housing by processing loans and providing technical assistance to non-profit and for-profit developers. Loans are made on a case-by-case basis usually to non-profit developers which have conditional loan commitments from outside sources for at least 50% of funding required for the project.					

HOUSING COMPLIANCE PROGRAMS

1) GENERAL HOUSING CONSERVATION	The Housing Conservation Division enforces the Oakland Housing Code through inspection of deteriorated buildings and referrals to the Housing Advisory and Appeals Board for substandard and public nuisance declaration. Responds to complaints regarding Housing Code violations. Housing Conservation is also responsible for the enforcement of the zoning ordinance and blight ordinance.
2) CLEAN-UP AND BUILDING SECURITY	This program allows the elimination of nuisance by the removal of trash and debris and by boarding up vacant structures.
3) CITY-WIDE DEMOLITION	This program allows the removal of public nuisance buildings where rehabilitation is not feasible.
4) GRAFFITI ABATEMENT PROGRAM	This program seeks to assist the efforts of the public to remove graffiti on private property through publicity, organization and enforcement. This program seeks to coordinate with other city departments in undertaking to eradicate graffiti on public properties and on highway underpasses in Oakland.

SUPPLEMENTAL HOUSING SERVICE ACTIVITIES

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1) HOUSING COUNSELING	Provides counseling in default and delinquency, low- and moderate-income homeownership, landlord-tenant relations, home rehabilitation and mortgage bonds program; services the HMIP loans; and offers classes and workshops in simple home maintenance, home purchase and housing related issues.
2) NEIGHBORHOOD HOUSING SERVICES	This non-profit corporation encourages rehabilitation and neighborhood conservation in the Elmhurst District. The "Revitalization Program" rehabilitates vacant houses and moves houses scheduled for demolition. The "Owner Built Program" provides financing to qualified families for building their own homes in Elmhurst. Neighborhood Housing Services receives support from several savings and loans, the Federal Home Loan Bank Board, private foundations and the City. The City has provided the corporation with a Revolving Loan Fund to make high risk loans on the same terms as the HMIP owner-occupied loan.
3) CENTER FOR INDEPENDENT LIVING	The City provides funding to the Center for Independent Living to provide the handicapped population with housing search, counseling, and a variety of referral services regarding housing.
4) RELOCATION SERVICES	This program provides services to families who live in housing scheduled for demolition or rehabilitation or for businesses which are forced to relocate due to Agency or City action. Relocation services provides referrals to available comparable replacement housing, relocation payments for those meeting eligibility conditions, counseling and other services.
5) PROJECT SHARE	The City provides funding to a non-profit organization to provide education and publicity for shared housing. It also provides counseling services and assistance in arranging group living situations.
6) FAIR HOUSING SERVICES	The City provides funding to two non-profit organizations to offer Fair Housing Services to landlords and tenants and to families with children. The organization provides landlord-tenant counseling and investigates legal remedies for housing discrimination.
7) HOME EQUITY CONVERSION	The City provides funds to a non-profit organization to provide reverse mortgage program services to seniors.
8) RENTAL ASSISTANCE PROGRAM	The Rental Assistance Program (RAP) is designed to help people who have fallen behind in rental payments or who need money for a security deposit. The City provides money to a non-profit housing developer which draws up contracts between tenants and landlords to pay the amount owed in installments. The agreement is co-signed by the non-profit.
9) RESIDENTIAL RENT ARBITRATION BOARD (RRAB)	The Board acts as a legal mechanism to prevent excessive residential rent increases. It also works to encourage open communication and to foster a climate of understanding between Oakland landlords and tenants. If a landlord exceeds a 6% rental increase in less than a 12 month period, the tenant may file a petition with the RRAB. Tenants have 30 days to file after receiving the written notice from their landlord. Upon receipt of the petition, the staff member notifies the landlord of the tenant's complaint. Landlords are asked to bring supportive information showing justification for the additional increase. The justifications that will establish rental increases above the 6% annual rental increase limits are: 1) capital improvement costs; 2) increased housing service costs; 3) past history of rent increases; 4) increased debt service costs; and 5) other relevant factors.

PROGRAM INCOME LIMITS

Household Size	Self-Help Paint, Amortized Loan, Vacant Housing, and Homestead Program (1)	Minor Home Repair, Weatherization, and Deferred Loan Program (2)
1	\$26,200	\$16,400
2	\$29,950	\$18,700
3	\$33,700	\$21,050
4	\$37,450	\$23,400
5	\$40,450	\$25,250
6	\$43,450	\$27,150
7	\$46,400	\$29,000
8	\$49,400	\$30,900

(1) Moderate Income (80% of Area Median Household Income)

(2) Low Income (Approximately 50% of Area Median Household Income)

Income Limits are revised periodically. Check with OCD or the U.S. Department of Housing and Urban Development for current low/moderate income levels.

The limits shown here are current as of May 1991.

QUESTIONS CONCERNING PROGRAMS:

Housing Rehab Programs 1,2,3,4,5,13

Housing Rehab Program 6

Housing Rehab Program 7

All Housing Development Programs & Housing Rehab Programs 8 & 11.

Housing Compliance Programs 1,2,3

Housing Compliance Program 4

Rehab Programs 9,10, 12, Supplemental Housing Services 1

Rehab Program 14

Supplemental Housing Services 2

Supplemental Housing Services 3

Supplemental Housing Services 4

Supplemental Housing Services 5

Supplemental Housing Services 6

Supplemental Housing Services 7

Supplemental Housing Services 8

Supplemental Housing Services 9

Call Mortgage Services at 238-3909

Call Alameda County Housing & Community Development at 670-5404

Call Access California at 238-3723

Call Housing Development Services at 238-3502

Call Housing Conservation at 238-3381

Call Graffiti Abatement at 238-4703

Call Housing Counseling at 238-3056

Call General Services at 238-3310 or 238-3247

Call Neighborhood Housing Services at 632-8892

Call Center for Independent Living at 841-4776

Call Housing Development Services at 238-3502

Call Eden Council for Hope and Opportunity/Project Share at 845-9030

Call Operation Sentinel East Bay at 836-2687 and Housing Rights, Inc. at 658-6623

Call Eden Council for Hope and Opportunity at 930-0989.

Call ECHO Housing at 836-4826

Call Residential Rent Arbitration Board at 238-3721